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August 25, 2016

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Director John Huff DIFIPR PO Box 690 Jefferson City, MO 65102

MO. DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

Dear Director Huff:

I hope that you will support the merger of Anthem and Cigna.

I work in the healthcare industry, and I know how important it is for individuals to have access to affordable insurance. If they are not insured, they tend to wait to receive healthcare until the problem has become severe, increasing costs and necessitating more drastic treatments.

A merged Anthem and Cigna will be able to provide consumers with more affordable health insurance options, ensuring more Missouri residents are able to obtain the care they need and seek treatment not just in an emergency, but also pursue preventive care.

Without this merger, insurance prices may rise, and consumers will be deprived of the additional choices that they would have had with a merged Anthem and Cigna.

I truly hope that the DIFIPR will support this merger.

K. Chadalawada, M.D.

Regards,

K.R. Chadalawada, M.D.

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